

How to Calculate Your Unemployment Insurance Contribution Rate



DEPARTMENT OF LABOR &
INDUSTRIAL RELATIONS



Information Needed

- 2009 Contribution Rate Notice
 - Reserve Balance 2008
 - Annual Taxable Payroll for 2007 and 2008
- 2009 Statement of Benefit Charges – Quarterly
- 2009 Contributions Paid – Quarterly Filings, UC-B6
- Contribution Rate Schedule - A to H
- 2009 Estimated Annual Taxable Payroll

Contribution Rate Notice



DEPARTMENT OF LABOR &
INDUSTRIAL RELATIONS

STATE OF HAWAII
DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS
UNEMPLOYMENT INSURANCE DIVISION

ABC Corporation

830 Punchbowl St.
Honolulu, HI 96813

ACCOUNT NUMBER

FEIN

DATE MAILED

DATE COMPILED

LIABLE DATE

0001234567

99-9999999

03/20/09

03/13/09

01/01/89

CONTRIBUTION RATE NOTICE
FOR CALENDAR YEAR 2009

YOUR CONTRIBUTION RATE AND EMPLOYMENT AND TRAINING ASSESSMENT RATE FOR
CALENDAR YEAR 2009 ARE LISTED BELOW

CONTRIBUTION RATE 1.1%

E&T ASSESMENT RATE .01%

THE TABULATION SHOWS ANNUAL TAXABLE PAYROLL AND CONTRIBUTION DATA
REPORTED ON YOUR QUARTERLY CONTRIBUTION REPORTS FOR 2006, 2007, AND 2008, AND
BENEFITS CHARGED TO YOUR ACCOUNT FOR 2008.

RESERVE	12/31/07	78,690.00
CONTRIBUTIONS +		21,293.00
2008 BENEFITS CHARGED		779.00

ANNUAL TAXABLE PAYROLL	
2006	1,500,420.00
2007	2,100,500.00
2008	1,400,200.00

RESERVE	12/31/08	99,204.00
---------	----------	-----------

ANNUAL AVG	1,667,040.00
------------	--------------

RESERVE RATIO (RESERVE 12/31/08 / AVERAGE ANNUAL PAYROLL) = .0595

CONTRIBUTION RATE SCHEDULE IN EFFECT:

A

Statement of Benefit Charges



DEPARTMENT OF LABOR &
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LIPBR51R 1 STATE OF HAWAII, DEPARTMENT OF LABOR & INDUSTRIAL RELATIONS
10/01/08 UNEMPLOYMENT INSURANCE DIVISION

00:27:36.8 STATEMENT OF BENEFIT CHARGES PAGE 1

ABC Corporation

EMPLOYER NO 0001040197

830 Punchbowl St.
Honolulu, HI 96713

QUARTER ENDING 09/30/08
STATEMENT DATE 10/01/08

SOCIAL SECURITY NO	CLAIMANT NAME	BENEFIT YR BEGIN	YOUR %	Y R	CHARGE	CREDIT
545-51-5154	Smith, Bruce	04/20/08	59.565	8	526.56	
		TOTAL			526.56	.00

NET CHARGE/CREDIT TO YOUR RESERVE \$526.56

Form UC-B6



DEPARTMENT OF LABOR &
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STATE OF HAWAII
DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS
UNEMPLOYMENT INSURANCE DIVISION
**QUARTERLY WAGE, CONTRIBUTION AND
EMPLOYMENT AND TRAINING ASSESSMENT REPORT**

DO NOT WRITE IN THIS SPACE

TAX OFFICE RECEIVED DATE

ABC CORPORATION
830 PUNCHBOWL ST.
HONOLULU, HI. 96813

FEIN 999999999

ACCOUNT # 0001040197

For Quarter Ending Delinquent After

033110 043010

3) TOTAL QTR WAGES PAID

1) EMPLOYEE'S SSN#

2) EMPLOYEE'S NAME (LAST, FIRST)

INTERNET FILERS:

To complete the filing process, go to <https://hui.ehawaii.gov> to file your
Quarterly Wage Report, Quarterly Contribution and E&T Assessment Report
and pay your contributions online.

0001040197

Contribution Rate

3.20 %

10/1

E&T Rate

.01 %

1st Month 2nd Month 3rd Month

2 2 2

I CERTIFY THAT THE INFORMATION ON THIS REPORT IS TRUE AND CORRECT.

SIGNED BY: _____

PRINT NAME: X _____

TITLE: X _____

TELEPHONE NUMBER: X _____

DATE: X _____

6) TOTAL WAGES PAID THIS QUARTER	71760.00
7) EXCESS WAGES	37800 3800.00
8) NET TAXABLE WAGES	67960.00
9) CONTRIBUTIONS DUE	.0320 2174.72
10) E&T ASSESSMENT DUE	.0001 6.80
11) AMOUNT DUE	2181.52
12) OVERPAYMENT	.00
13) ADJUSTED CONTRIBUTIONS DUE	2181.52
14) PENALTY AND INTEREST	.00
15) TOTAL PAYMENT DUE	2181.52
16) TOTAL REMITTANCE	2181.52

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UI Contribution Calculator



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Tax Rate Calculator

DISCLAIMER: This rate calculator is intended solely for estimation purposes only. Your actual rate will be determined in mid-March and a Contribution Rate Notice will be mailed.

To be eligible for experience rating, the account must have been chargeable with benefits for the 12-month period prior to the rate computations date (December 31). If an employer has **not** submitted Form UC-B6 for any of the prior year(s), the maximum rate of 5.4% will be assessed. New or newly liable employers who are not eligible for experience rating will receive the new employer rate.

Use the Contribution Rate Notice mailed in mid-March of every year to help with the estimation.

? Year 

Submit

UI Contribution Calculator



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Tax Rate Calculator

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Use the Contribution Rate Notice mailed in mid-March of every year to help with the estimation.

Year	<input type="text" value="2010"/>	
Reserve as of 12/31/2008	\$ <input type="text"/>	←
? 2009 Contributions Paid	\$ <input type="text"/>	
? 2009 Benefits Charged	\$ <input type="text"/>	
? Annual Taxable Payroll		
2007	\$ <input type="text"/>	←
2008	\$ <input type="text"/>	←
2009	\$ <input type="text"/>	


Calculating Your Contribution Rate



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Tax Rate Calculator

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Use the Contribution Rate Notice mailed in mid-March of every year to help with the estimation.

Year	<input type="text" value="2010"/>	
Reserve as of 12/31/2008	<input type="text" value="\$ 99204"/>	
? 2009 Contributions Paid	<input type="text"/>	← Estimated
? 2009 Benefits Charged	<input type="text"/>	← Estimated
? Annual Taxable Payroll		
2007	<input type="text" value="\$ 2100500"/>	
2008	<input type="text" value="\$ 1400200"/>	
2009	<input type="text"/>	← Estimated


Calculate

Clear Form


Calculating Your Contribution Rate



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Calculating Your Contribution Rate



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Tax Rate Calculator

To be eligible for experience rating, the account must have been chargeable with benefits for the 12-month period prior to the rate computations date (December 31). If an employer has **not** submitted Form UC-B6 for any of the prior year(s), the maximum rate of 5.4% will be assessed. New or newly liable employers who are not eligible for experience rating will receive the new employer rate.

Use the Contribution Rate Notice mailed in mid-March of every year to help with the estimation.

Year	2010		
<u>Reserve Balance</u>		<u>Annual Taxable Payroll</u>	
Reserve as of 12/31/2008	\$ 99,204.00	2009	\$ 1,719,523.00
? 2009 Contributions Paid	\$ 18,914.76	2008	\$ 1,400,200.00
? 2009 Benefits Charged	\$ 15,200.00	2007	\$ 2,100,500.00
? RESERVE BALANCE	\$ 102,918.76	TOTAL PAYROLL	\$ 5,220,223.00

[Reset](#)

$$\begin{aligned} & ? \text{ Reserve Balance} / ? \text{ Average Annual Taxable Payroll} = ? \text{ Reserve Ratio} \\ & \$102,918.76 / \$1,740,074.33 = \mathbf{0.0591} \end{aligned}$$

Contribution Rate Schedules



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Contribution Rate Schedules* (rates in percentages)								
Reserve Ratio	A	B	C	D	E	F	G	H
.1500 and over	0.0	0.0	0.0	0.2	0.6	1.2	1.8	2.4
.1400 to .1499	0.0	0.0	0.1	0.4	0.8	1.4	2.0	2.6
.1300 to .1399	0.0	0.0	0.2	0.6	1.0	1.6	2.2	2.8
.1200 to .1299	0.0	0.1	0.4	0.8	1.2	1.8	2.4	3.0
.1100 to .1199	0.0	0.2	0.6	1.0	1.4	2.0	2.6	3.2
.1000 to .1099	0.1	0.3	0.8	1.2	1.6	2.2	2.8	3.4
.0900 to .0999	0.3	0.5	1.0	1.4	1.8	2.4	3.0	3.6
.0800 to .0899	0.5	0.7	1.2	1.6	2.0	2.6	3.2	3.8
.0700 to .0799	0.7	0.9	1.4	1.8	2.2	2.8	3.4	4.0
.0600 to .0699	0.9	1.1	1.6	2.0	2.4	3.0	3.6	4.2
.0500 to .0599	1.1	1.3	1.8	2.2	2.6	3.2	3.8	4.4
.0300 to .0499	1.3	1.5	2.0	2.6	3.0	3.6	4.2	4.8
.0000 to .0299	1.7	1.9	2.4	3.0	3.4	4.0	4.6	5.2
-.0000 to -.0499	2.1	2.3	2.8	3.4	3.8	4.4	5.0	5.4
-.0500 to -.0999	2.5	2.7	3.2	4.0	4.4	5.0	5.4	5.4
-.1000 to -.4999	2.9	3.1	3.6	4.6	5.0	5.4	5.4	5.4
-.5000 to -.9999	3.4	3.6	4.2	5.2	5.4	5.4	5.4	5.4
-1.0000 to -1.4999	4.1	4.2	4.8	5.4	5.4	5.4	5.4	5.4
-1.5000 to -1.9999	4.7	4.8	5.4	5.4	5.4	5.4	5.4	5.4
-2.0000 and less	5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4
*Your rate depends on the schedule for the rate year. The rate schedule is determined in December prior to the rate year.								



2010 UI Tax Projections

- Using QWRS software program
 - <http://hawaii.gov/labor/ui>
- Estimate Contributions Due
 - Enter Contribution Rate
 - Enter Taxable Wage Base
- Calculate Projected contributions Due

<http://hawaii.gov/labor/ui>



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- HAVE NOT FILED AN UNEMPLOYMENT INSURANCE CLAIM WITHIN THE PAST 12 MONTHS

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- [Furlough Calendar for Unemployment Insurance](#)
- **DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS PREPARES HAWAII BUSINESSES FOR HIGHER UNEMPLOYMENT INSURANCE TAX IN 2010**
- [Information on Emergency Unemployment Compensation \(extended benefits\) \(11/18/09\)](#)
- [DLIR to Provide Additional 14 Weeks of Federally Funded Unemployment Benefits \(11/6/09\)](#)
- [DLIR Prepares Hawaii Businesses For Higher Unemployment Insurance Tax In 2010 \(9/17/09\)](#)
- [Limited Online Initial Claim Filing Available Now \(5/27/09\)](#)
- [State Unemployment Triggers Additional Federal Benefits \(4/17/09\)](#)
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Employer/Tax Information

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- [Employer Information](#)
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- [File Quarterly Reports](#)

Scenario A

Schedule F & \$37,800 TWB



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Employer

UI Account Number:	<input type="text" value="0001040197"/>
Federal Employer Id No.:	<input type="text" value="999999999"/>
Company Name:	<input type="text" value="ABC CORPORATION"/>
Street:	<input type="text" value="830 PUNCHBOWL ST."/>
City:	<input type="text" value="HONOLULU"/>
State Code:	<input type="text" value="HI"/>
Zip Code:	<input type="text" value="96813"/>
Foreign Post Code:	<input type="text"/>
Tax Year:	<input type="text" value="2010"/>
UI Tax Rate (%):	<input type="text" value="3.20"/>
Wage Base:	<input type="text" value="37800.00"/>
E&T Tax Rate (%):	<input type="text" value="0.01"/>

Quarter 1: ☒

Quarter 2: ☐

Quarter 3: ☐

Quarter 4: ☐

☐ Record Changed

Please enter your 10 digit Unemployment Insurance Account Number.

Record: 1


Employer Data Page



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File Edit Reports Help

Hawaii.gov/Labor

 **Department of Labor & Industrial Relations**
Unemployment Insurance Division Hana Lokahi, Working Together

Quarterly Wage Reporting System

ABC CORPORATION
830 PUNCHBOWL ST.
HONOLULU HI 96813

FEIN 999999999
Employer # 0001040197

Year
Quarter

Wage Base \$ 37,800.00
UI Tax Rate (%) 3.20
E&T Tax Rate (%) 0.01
Employees on File: 0
Employee Sort Order: Name

Contribution Worksheet

Employee Count	0
Total Quarterly Wages	0.00
Excess Wages	0.00
Net Taxable Wages	0.00
UI Contributions Due	0.00
E&T Assessment Due	0.00
Total UI Contributions and E&T Assessment Due	0.00

Journal file being used is : C:\QWRS Data\ABC Corporation.mdb 9/29/2009 8:52 AM

Employee Wage Data

Three Separate Wage Earners



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Employees for 2010 Quarter 1

Seq. No.	SSAN	Name (Last, First MI)	Wages
▶	455-45-5555	SMITH, JOHN	\$15,080.00
	555-55-5555	TAYLOR, TERRY	\$20,800.00
	645-55-5555	SMITH, MARY	\$41,600.00
*			

Go to the last line to Add Undelete Delete Update Close

Record: 1

Scenario A

Contribution Page



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Hawaii.gov/Labor

 **Department of Labor & Industrial Relations**
Unemployment Insurance Division Hana Lokahi, Working Together

Quarterly Wage Reporting System

ABC CORPORATION

FEIN 999999999

830 PUNCHBOWL ST.

Employer # 0001040197

HONOLULU

HI

96813

Year

Quarter

Start New Quarter

Wage Base \$ 37,800.00

UI Tax Rate (%) 3.20

E&T Tax Rate (%) 0.01

Employees on File: 3

Employee Sort Order: SSAN

Update Employee Data

Print or View Worksheets

Contribution Worksheet

Employee Count	3
Total Quarterly Wages	77,480.00
Excess Wages	3,800.00
Net Taxable Wages	73,680.00
UI Contributions Due	2,357.76
E&T Assessment Due	7.37
Total UI Contributions and E&T Assessment Due	2,365.13

Prepare Transmit File

Journal file being used is : C:\QWRS Data\ABC Corporation.mdb

9/29/2009 9:05 AM

Scenario B

Schedule A & \$13,000 TWB



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Employer

UI Account Number:	<input type="text" value="0001040197"/>
Federal Employer Id No.:	<input type="text" value="999999999"/>
Company Name:	<input type="text" value="ABC CORPORATION"/>
Street:	<input type="text" value="830 PUNCHBOWL ST."/>
City:	<input type="text" value="HONOLULU"/>
State Code:	<input type="text" value="HI"/>
Zip Code:	<input type="text" value="96813"/>
Foreign Post Code:	<input type="text"/>
Tax Year:	<input type="text" value="2010"/>
UI Tax Rate (%):	<input type="text" value="1.10"/>
Wage Base:	<input type="text" value="13000.00"/>
E&T Tax Rate (%):	<input type="text" value="0.01"/>

Quarter 1: ☒

Quarter 2: ☐

Quarter 3: ☐

Quarter 4: ☐

☐ Record Changed

Please enter your 10 digit Unemployment Insurance Account Number.

Record: 1

Scenario B

Contribution Page



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File Edit Reports Help

Hawaii.gov/Labor



Department of Labor & Industrial Relations
Unemployment Insurance Division Hana Lokahi, Working Together

Quarterly Wage Reporting System

ABC CORPORATION

FEIN 999999999

830 PUNCHBOWL ST.

Employer # 0001040197

HONOLULU

HI

96813

Year

2010

Quarter

1

Start New Quarter

Wage Base \$ 13,000.00

UI Tax Rate (%) 1.10

E&T Tax Rate (%) 0.01

Employees on File: 3

Employee Sort Order: SSAN

Update Employee Data

Print or View Worksheets

Contribution Worksheet

Employee Count	3
Total Quarterly Wages	77,480.00
Excess Wages	38,480.00
Net Taxable Wages	39,000.00
UI Contributions Due	429.00
E&T Assessment Due	3.90
Total UI Contributions and E&T Assessment Due	432.90

Prepare Transmit File

Journal file being used is : C:\QWRS Data\ABC Corporation.mdb

9/29/2009 9:10 AM

Comparison of Scenarios A and B



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				Scenario A		Scenario B	
WAGE EARNER				Schedule F		Schedule A	
				Tax Rate	TWB	Tax Rate	TWB
				3.20%	\$37,800	1.10%	\$13,000
Minimum Wage Earner							
\$7.25/hr x 40/hr/wk x 52 weeks					\$15,058.00		\$15,058.00
				TAX	\$481.86	TAX	\$143.00
\$10.00/hr Wage Earner							
\$10.00/hr x 40/hr/wk x 52 weeks					\$20,800.00		\$20,800.00
				TAX	\$665.60	TAX	\$143.00
\$20.00/hr Wage Earner							
\$20.00/hr x 40/hr/wk x 52 weeks					\$41,600.00		\$41,600.00
				TAX	\$1,209.60	TAX	\$143.00
Annual Contributions Due					\$2,357.76		\$429.00
Average Annual Contributions Per Employee							
\$2,357.76/3 and \$429.00/3					\$785.92		\$143.00